

CLAIMS

We claim:

- 5 1. A system for transferring financial documents over the Internet comprising:
a payor station with an Internet connection;
a payee station also with an Internet connection, and with a printer;
a transfer agent station connectable over the Internet to both said payor station and said
payee station, said transfer agent station having a database containing:
10 payer station's identity and payor station's instructions for a financial document
directed to said payee station;
a unique authorization code identified to said payor station's instructions for said
financial document; and,
payee station's identification and Internet e-mail address;
15 so that said payee station can print said financial document according to said payor
station's instructions as identified by said unique authorization code.
2. The system of Claim 1 wherein said transfer agent station is not a bank.
- 20 3. The system of Claim 1 wherein said database is an Structured Query Language (SQL)
database.
4. The system of Claim 1 wherein the payee station's Internet connection is a hyperlink
connection.
- 25 5. The system of Claim 1 wherein said financial document, when printed, contains
standard optical character recognition (OCR) font.

6. The system of Claim 5, wherein said optical character recognition (OCR) font is present as dominant default images in graphic interface files (GIF's) in said transfer agent station database.

5 7. A method for transferring financial documents over the Internet, the method comprising: a payor station accessing a transfer agent's website, authoring a financial document at said transfer agent's website, and identifying an e-mail address of a payee;

said transfer agent assigning an authorization code to said financial document, and notifying said payee via e-mail of the existence of said financial document and said authorization code;

10 said payee accessing a website of said transfer agent, and, via said authorization code, printing said financial document.

8. The method of Claim 7 wherein said financial document is a check.

15 9. The method of Claim 7 wherein said transfer agent is not a bank.

10. The method of Claim 7 wherein said payee accesses a website of said transfer agent via a hyperlink Internet connection.

20 11. The method of Claim 7 wherein said printing of said financial document results in optical character recognition (OCR) font.

25 12. The method of Claim 11 wherein said optical character recognition (OCR) font results from dominant default images in graphic interface files (GIF's) in a database at a website of said transfer agent.